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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.	
09/558,980	04/27/2000	Daryl Gardner Williams	16999-00005	1885	
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John S Beulick			EXAMINER		
One Metropolitan Square Suite 2600			CHARLES	CHARLES, DEBRA F	
St Louis, MO	63102-2740		CHARLES, DEBRA F		
			ART UNIT	PAPER NUMBER	
			3628		
			DATE MAILED: 07/16/2003		

Please find below and/or attached an Office communication concerning this application or proceeding.

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,		Application No.	Applicant(s)			
Office Action Summary		09/558,980	WILLIAMS ET AL.			
		Examiner	Art Unit			
		Debra F. Charles	3628			
	The MAILING DATE of this communication appears on the cover sheet with the correspondence address Period for Reply					
THE - Exte after - If the - If NC - Failu - Any	ORTENED STATUTORY PERIOD FOR REPLY MAILING DATE OF THIS COMMUNICATION. In maions of time may be available under the provisions of 37 CFR 1.1: SIX (6) MONTHS from the mailing date of this communication. In period for reply specified above is less than thirty (30) days, a reply period for reply is specified above, the maximum statutory period were to reply within the set or extended period for reply will, by statute eply received by the Office later than three months after the mailing and patent term adjustment. See 37 CFR 1.704(b).	36(a). In no event, however, may a reply be y within the statutory minimum of thirty (30) d vill apply and will expire SIX (6) MONTHS fro , cause the application to become ABANDON	timely filed ays will be considered timely. m the mailing date of this communication. IED (35 U.S.C. § 133).			
1)[Responsive to communication(s) filed on 09 h	May 2003 .				
2a)⊠	This action is FINAL . 2b) ☐ Th	is action is non-final.				
3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under <i>Ex parte Quayle</i> , 1935 C.D. 11, 453 O.G. 213. Disposition of Claims						
4)🖂	Claim(s) <u>1-33,35-43 and 45-67</u> is/are pending	in the application.				
	4a) Of the above claim(s) is/are withdrawn from consideration.					
5)	5) Claim(s) is/are allowed.					
6)⊠	6)⊠ Claim(s) <u>1-33,35-43 and 45-67</u> is/are rejected.					
7)	7) Claim(s) is/are objected to.					
8)	8) Claim(s) are subject to restriction and/or election requirement.					
Application Papers						
9) The specification is objected to by the Examiner.						
10)🖾	10)⊠ The drawing(s) filed on <u>09 May 2003</u> is/are: a)⊠ accepted or b)⊡ objected to by the Examiner.					
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).						
11)	The proposed drawing correction filed on		roved by the Examiner.			
4.5.	If approved, corrected drawings are required in rep	•				
12) The oath or declaration is objected to by the Examiner.						
i	Priority under 35 U.S.C. §§ 119 and 120					
13) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).						
a) ☐ All b) ☐ Some * c) ☐ None of:						
	1. Certified copies of the priority documents have been received.					
2. Certified copies of the priority documents have been received in Application No						
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)). * See the attached detailed Office action for a list of the certified copies not received. 						
14) 🗆 A	acknowledgment is made of a claim for domesti	c priority under 35 U.S.C. § 119	(e) (to a provisional application).			
a) The translation of the foreign language provisional application has been received. 15) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.						
Attachment(s)						
2) D Notic	e of References Cited (PTO-892) e of Draftsperson's Patent Drawing Review (PTO-948) nation Disclosure Statement(s) (PTO-1449) Paper No(s)	5) Notice of Informa	ary (PTO-413) Paper No(s) I Patent Application (PTO-152)			
U.S. Patent and To PTO-326 (Re		tion Summary	Part of Paper No. 9			

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DETAILED ACTION

Response to Amendment

1. Claims 9 and 44 have been cancelled. Claims 1,10,12,34,45,46,47, and 63 have been amended. Claims 66 and 67 have been added.

Drawings

2. The corrected or substitute drawings were received on 5 May 2003. These drawings are approved.

Response to Arguments

3. Applicant's arguments filed 9 May 2003 have been fully considered but they are not persuasive in light of newly located art.

Claim Rejections - 35 USC § 103

- 4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:
 - (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.
- 5. Claims 1,2,3,4,5,6,7,8,10,14,16,21,22,33,34,35,36,37,38,40,41,42,43,46,49,57.
- 64, 65, 66 and 67 are rejected under 35 U.S.C. 103(a) as being anticipated by Eder (US 6393406 B1) and Luchs et al. (U.S. PAT. 4831526).

Re claims 1, 66 and 67: Eder discloses a method for providing a value of a good to a requester (Abstract, Col. 5, Lines 20-40), said method comprising the steps of: uploading data relating to a request for a value of a good and data relating to the good to a computer configured as a calculator for calculating a value of the good(Abstract, Col. 4, Lines 20-35, Col. 7, Lines 25-30, Col. 10, Lines 20-67); calculating the value; and displaying the value(Abstract, Cols. 4, 5 and 6, Col. 34, Lines 40-67, Col. 35, Lines 1-67).

Eder does not explicitly disclose(s) determining whether the value of the good can be calculated based on the uploaded data including determining whether the good has a policy value assigned thereto, recognizing the request for the value of the good as an exception request if no response is provided to the request for the value of the good, analyzing trends among a plurality of exception requests, inputting at least one new

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policy value for a good based on the exception request analysis. However, in Abstract, col. 2, lines 20-35, col. 3, lines 1-25, col. 6, lines 25-55, col. 8, lines 30-67, col. 12, lines 55-60 thereof, Luchs et al. disclose(s) customized insurance quotes based on non-standard factors and review of those exception insurance quotes for trend analysis. Thus, it would have been within the level of ordinary skill in the art to modify the method of Eder by adopting the teachings of Luchs et al. The motivation to combine these references is Eder's valuation model is used to value businesses and equipment for insurance coverage purposes as well as to determine the equity prices. Further, The Chubb Corporation is known for insuring unusual risks including independent businesses. The stock price of a business as a measure of value and risk is the appraisal that backs up the amount and type of insurance the company sells and the policy's price.

Re claim 34: Eder discloses a system for providing a value of a good to a requester(Abstract, Col. 5, Lines 20-40), said system comprising: at least one computer(Abstract, Col. 7, Lines 25-45); calculate the value of the good(Abstract, Col. 4, Lines 20-35, Col. 6, Lines 34-60, Col. 7, Lines 25-30, Col. 10, Lines 20-67); a network connecting said server to said computer(Abstract, Col. 7, Lines 25-45); and a user interface allowing a requester to input data relating to a request for a value of the good and data relating to the good and receive the value of the good output(Abstract, Col. 4, Lines 20-35, Col. 6, Lines 34-60, Col. 7, Lines 25-30, Col. 10, Lines 20-67).

Eder does not explicitly disclose(s) a server configured to read input data relating to a request for a value of the good and data relating to the good said server further configured to determine whether the value of the good can be calculated based on the inputted data including determining whether the good has a policy value assigned thereto, recognize the request for the value of the good as an exception request if no response is provided by the system to the request for the value of the good, analyze trends among a plurality of exception requests, receive at least one new policy value for a good based on the exception request analysis. However, in Abstract, col. 2, lines 20-35, col. 3, lines 1-25, col. 6, lines 25-55, col. 8, lines 30-67, col. 12, lines 55-60 thereof. Luchs et al. disclose a central processor including a data bank into which data is written and from which data is read. Thus, it would have been within the level of ordinary skill in the art to modify the method of Eder by adopting the teachings of Luchs et al. The motivation to combine these references is Eder's valuation model is used to value businesses and equipment for insurance coverage purposes as well as to determine the equity prices. Further, The Chubb Corporation is known for insuring unusual risks including independent businesses. The stock price of a business as a measure of value and risk is the appraisal that backs up the amount and type of insurance the company sells and the policy's price. Further, creating exception reports is an old and well-known strategy in the computer art. Thus, it would have been obvious to one with an ordinary level of skill in the art to employ trend analysis using exception reports to get the benefit of using a business analysis tool to predict future demand and pricing strategies.

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As applied to claims 1,34, 66 and 67: Official notice is taken that uploading data into a computer system is an old and well-known strategy for imputing data. Thus, it would have been obvious to include an uploading feature in Eder and Luchs et al. invention to populate the relevant data files and fields.

Re claims 2,3, 35 and 36: Eder discloses wherein said step of uploading data relating to the request comprises the step of submitting the data relating to the request for a value of the good and data relating to the good to a computer via an Internet(Abstract, Cols. 4, 5 and 6).

Re claim 4: Eder discloses wherein said step of uploading data comprises the step of accessing a computer configured as a server(Abstract, Cols. 4, 5, 6 and 7, Lines 30-50).

Re claims 5 and 38: Eder discloses a step of calculating the value further comprises the step of calculating the value from one of residual value, net realizable value, orderly liquidation value and purchase option value(Abstract, Cols. 4, 5, 6 and 7, Lines 30-50, Col. 34, Lines 40-67).

Re claims 6,21,41and 64: Eder discloses a step of uploading data relating to the request comprises the step of loading at least one field configured for receiving and storing a new request for a value of a good(Abstract, Col. 4, Lines 20-35).

Re claims 7 and 42: Eder discloses a step of loading at least one field comprises the step of loading at least one field configured for editing the new request(Abstract, Col. 4, Lines 20-35, Col. 8, Lines 54-67, Col. 16, Lines 10-25).

Re claims 8 and 43: Eder discloses a step of loading at least one field comprises the step of loading at least one field configured for withdrawing the request(Abstract, Col. 4, Lines 20-35, Col. 8, Lines 54-67).

Re claims 10 and 46: Eder discloses a said step of recognizing an exception request comprises the step of loading at least one field configured for receiving and storing additional information for calculating a value for the exception request(Abstract, Col. 4, Lines 20-35, Col. 6, Lines 34-67, Col. 8, Lines 54-67).

Re claim 14: Eder discloses a step of uploading data comprises the step of uploading data relating to a request for a value of equipment and data relating to the equipment to a computer configured as a calculator for calculating the value of the equipment(Abstract, Col. 4, Lines 20-35, Col. 7, Lines 25-30, Col. 10, Lines 20-67).

Re claims 16 and 57: Eder discloses a method according to Claims 1 and 34 wherein said step of uploading data further comprises the step of receiving data relating to at least one residual factor(Abstract, Cols. 4, 5, 6 and 7, Lines 30-50, Col. 34, Lines 40-67).

Re claims 22 and 49: Eder discloses a method according to Claims 1 and 34 wherein said step of calculating the value further comprises the step of calculating the value

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using at least one input policy value and input changes for calculating the value(Abstract, Col. 6, Lines 35-60, Col. 8, Lines 54-65).

Re claims 33 and 65: Eder discloses a step of displaying the value further comprises the step of displaying the value within a summary report(Col. 34, Lines 65-67, Col. 35, Lines 1-67).

Re claim 37: Eder discloses a system according to Claim 34 wherein said network is one of a wide area network and a local area network(Col. 6, Lines 34-60).

Re claim 40: Eder discloses a system server that is configured to read input data relating to lease information(Col. 8, lines 10-15).

6. Claims 17, 30,31,32,58,59 and 60 are rejected under 35 U.S.C. 103(a) as being unpatentable over Eder and Luchs et al. as applied to claims 1 and 34 above, and further in view of Cuomo et al. (U.S. PAT. 6185614 B1).

Re claims 17,30 and 58: Eder and Luchs et al. do not explicitly disclose(s) uploading data further comprises the step of receiving and saving profile information of a new user.

However, in Col. 1, Lines 5-40 thereof, Cuomo et al. disclose(s) creating customized profiles. Thus, it would have been within the level of ordinary skill in the art to modify the method of Eder and Luchs et al. by adopting the teachings of Cuomo et al. The motivation to combine these references is to get the benefit of uniquely configuring information based on customer profiles.

Re claims 31 and 59: Eder and Luchs et al. do not explicitly disclose(s) uploading profile information further comprises the step of uploading profile information from one of personal data, login information, password information, role information, organization information and preferences. However, in Abstract, Col. 1, Lines 5-55 thereof, Cuomo et al. disclose(s) customized profiles. Thus, it would have been within the level of ordinary skill in the art to modify the method of Eder and Luchs et al. by adopting the teachings of Cuomo et al. The motivation to combine these references is to get the benefit of uniquely configuring information based on customer profiles.

Re claim 32 and 60: Eder and Luchs et al. do not explicitly disclose(s) uploading profile information further comprises the step of analyzing the profile information. However, in Abstract, Col. 1, Lines 5-40 thereof, Cuomo et al. disclose(s) analyzing customer profiles. Thus, it would have been within the level of ordinary skill in the art to modify the method of Eder and Luchs et al. by adopting the teachings of Cuomo et al. The motivation to combine these references is enable trend analysis by reviewing customer data to predict future business strategy and pricing.

7. Claims 19, 20, 62 and 63 are rejected under 35 U.S.C. 103(a) as being unpatentable over Eder and Luchs et al. as applied to claims 1 and 34 above, and further in view of Lange (U.S. PAT. 6321212 B1).

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Re claims 19 and 62: Eder and Luchs et al. do not explicitly disclose(s) step of uploading data further comprises the step of updating matrix values. However, in Col. 27, Lines 1-65 thereof, Lange disclose(s) matrixes and payout matrix valuation. Thus, it would have been within the level of ordinary skill in the art to modify the method of Eder and Luchs et al. by adopting the teachings of Lange. The motivation to combine these references is to get the benefit of updating data within a matrix array.

Re claims 20 and 63: Eder and Luchs et al. does not explicitly disclose(s) updating matrix values comprises the step of updating the matrix values from one of policy value, value stream and cell value. However, in Col. 27, Lines 1-65 thereof, Lange disclose(s) matrixes and payout matrix valuation. Thus, it would have been within the level of ordinary skill in the art to modify the method of Eder and Luchs et al. by adopting the teachings of Lange. The motivation to combine these references is to get the benefit of updating data within a matrix array with values typically used in the matrix array.

8. Claims 15 and 39 are rejected under 35 U.S.C. 103(a) as being unpatentable over Eder and Luchs et al. as applied to claims 1 and 34 above, and further in view of Eder (U.S. PAT. 6321205 B1).

Re claim 15: Eder and Luchs et al. do not explicitly disclose(s) the step of uploading lease information to a computer configured as a calculator for calculating a value of the equipment. However, in Col. 43, Lines 45-67 thereof, Eder (U.S. PAT. 6321205 B1) disclose(s) calculating the value of the equipment by calculating the value of each of the equipment elements. Thus, it would have been within the level of ordinary skill in the art to modify the method of Eder and Luchs et al. by adopting the teachings of Eder (U.S. PAT. 6321205 B1). The motivation to combine these references is to get the benefit of uploading lease information to automatically calculate the asset value.

Re claim 39: Eder and Luchs et al. do not explicitly disclose(s) a request for the value of equipment and data relating to the equipment and calculate the value of equipment. However, in Col. 43, Lines 45-67 thereof, Eder (U.S. PAT. 6321205 B1) disclose(s) calculating the value of the equipment by calculating the value of each of the equipment elements. Thus, it would have been within the level of ordinary skill in the art to modify the method of Eder and Luchs et al. by adopting the teachings of Eder (U.S. PAT. 6321205 B1). The motivation to combine these references is to get the benefit of uploading lease information to automatically calculate the asset value.

9. Claims 18,23,24,25,29,53,54,55,56, and 61 are rejected under 35 U.S.C. 103(a) as being unpatentable over Eder and Luchs et al. as applied to claims 1 and 34 above, and further in view of Borghesi et al. (U.S. PAT. 5950169 A).

Re claims 18 and 61: Eder and Luchs et al. do not explicitly disclose(s) wherein said step of uploading data further comprises the step of loading at least one field configured for receiving a comment with a request. However, in Abstract, Col. 2, Lines 60-67, Col. 5, Lines 45-50, Col. 10, Lines 5-30, Col. 13, Lines 10-60, Col. 14, Lines 9-24 thereof, Borghesi et al. disclose(s) A user has the option to request a more complete total loss valuation by transmitting a request for a valuation to a provider and transmitting a copy

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of the pertinent vehicle information with the request. The total loss value is an estimated value assigned to a damaged vehicle to generally determine if the cost to repair exceeds the total value of the vehicle. Thus, it would have been within the level of ordinary skill in the art to modify the method of Eder and Luchs et al. by adopting the teachings of Borghesi et al. The motivation to combine these references is to get the benefit of associating a comment about the request to assist the asset valuation process.

Re claims 25 and 56: Eder and Luchs et al. does not explicitly disclose(s) step of querying customized requests further comprises the step of receiving criteria data for the customized request. However, in Col. 2, Lines 60-67, Col. 5, Lines 45-50, Col. 7, lines 40-65, Col. 10, Lines 5-30, Col. 13, Lines 10-60, Col. 14, Lines 9-24 thereof, Borghesi et al. disclose(s) retrieving information from a workfile which contains all the customized data and the customized request based on the originally purchased insurance policy. Thus, it would have been within the level of ordinary skill in the art to modify the method of Eder and Luchs et al. by adopting the teachings of Borghesi et al. The motivation to combine these references is to get the benefit of structuring the asset valuation based on the criteria data.

As applied to 29 and 53, Eder and Luchs et al. fail to disclose wherein said step of calculating the value comprises the step of cloning an existing request. Official notice is taken that cloning an existing request is an old and well-known type of new record creation technique in the computer art. It would have been obvious to one of ordinary skill in the art at the time of the applicant's invention to implement Eder and Luchs et al. invention with cloning and copying capability to easily create new computer records.

As applied to claims 23,24,54 and 55: Eder and Luchs et al. fail to disclose wherein said step of calculating the value further comprises the step of querying existing requests. And Eder and Luchs et al. fail to disclose wherein said step of querying existing requests further comprises the step of querying predefined or customized requests. Official notice is taken that querying existing requests and querying predefined or customized requests is an old and well-known type of data access technique in the computer art. It would have been obvious to one of ordinary skill in the art at the time of the applicant's invention to implement Eder and Luchs et al. invention with query capability to access and view data.

10. Claims 26,27,28,50,51 and 52 are rejected under 35 U.S.C. 103(a) as being unpatentable over Eder and Luchs et al. as applied to claims 5 and 38 above, and further in view of Kieso et al., Intermediate Accounting,1989.

Re claims 26 and 50: Eder and Luchs et al. disclose a method according to Claims 5 and 38 wherein said step of calculating the residual value(Abstract, Col. 34, Lines 39-67).

Eder and Luchs et al. do not explicitly disclose(s) disclose the price of the good further comprises a step of calculating the residual value as one of ([(base value) + E base

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value modifiers] * residual value look up) depreciation value look up, [cost * residual value look up] and [depreciation value look up * residual value look up] for a lease term. However, in Chapter 22, pages 1190-1227 thereof, Kieso et al. disclose(s) leasing valuation, salvage value and depreciation calculations. Thus, it would have been within the level of ordinary skill in the art to modify the method of Eder and Luchs et al. by adopting the teachings of Kieso et al. The motivation to combine these references is to get the benefit of structuring the asset valuation based Generally Accepted Accounting Principles.

Re claims 27 and 51: Eder and Luchs et al. do not explicitly disclose(s) step of calculating the net realizable value of the good comprises the step of calculating the net realizable value as ([(base value) + E base value modifiers] * net realizable value look up) * depreciation value look up, [cost * net realizable value lookup] and [depreciation value look up * net realizable value look up] for a lease term. However, in Chapter 22, pages 1190-1227 thereof, Kieso et al. disclose(s) leasing valuation, salvage value and depreciation calculations. Thus, it would have been within the level of ordinary skill in the art to modify the method of Eder and Luchs et al. by adopting the teachings of Kieso et al. The motivation to combine these references is to get the benefit of structuring the asset valuation based Generally Accepted Accounting Principles.

Re claim 28: Eder and Luchs et al. do not explicitly disclose(s) said step of calculating the purchase option value of a good comprises the step of calculating the purchase option value as [residual value + ((cost/quantity) * purchase option value look up)] and [residual value + (cost * purchase option value look up)] for a lease term. However, in Chapter 22, pages 1190-1227 thereof, Kieso et al. disclose(s) leasing valuation, salvage value and depreciation calculations. Thus, it would have been within the level of ordinary skill in the art to modify the method of Eder by adopting the teachings of Kieso et al. The motivation to combine these references is to get the benefit of structuring the asset valuation based Generally Accepted Accounting Principles.

Re claim 52: Eder and Luchs et al. do not explicitly disclose(s) said server is configured to calculate the purchase value as [residual value + ((cost/quantity) * purchase option adder matrix value look up)] and [residual value + (cost * purchase option value look up)] for a lease term. However, in Chapter 22, pages 1190-1227 thereof, Kieso et al. disclose(s) leasing valuation, salvage value and depreciation calculations. Thus, it would have been within the level of ordinary skill in the art to modify the method of Eder and Luchs et al. by adopting the teachings of Kieso et al. The motivation to combine these references is to get the benefit of structuring the asset valuation based Generally Accepted Accounting Principles.

11. Claims 11,12,13,45,47 and 48 are rejected under 35 U.S.C. 103(a) as being unpatentable over Eder and Luchs et al. as applied to claims 1 and 34 above, and further in view of Borghesi et al. and Baker et al. (U.S. PAT. 6405204 B1).

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Re claims 11,12,13, 45,47, and 48, Eder discloses a step of recognizing an exception request comprises the step of loading at least one field configured for storing and submitting the exception request(Abstract, Col. 4, Lines 20-35, Col. 6, Lines 34-67,Col. 8, Lines 54-67).

Eder and Luchs et al. do not explicitly disclose(s) informing an analyst of the existence of an exception request, the step of recognizing trends, and the step of triggering an analyst to add additional policy values. However, in Abstract, Col. 2, Lines 60-67, Col. 5, Lines 45-50, Col. 10, Lines 5-30, Col. 13, Lines 10-60, Col. 14, Lines 9-65, Col. 3, Lines 55-67, thereof, Borghesi et al. disclose(s) a system including a remote computer, a wide area network and a home office computer, event files, total loss valuation, and updating salvage information, estimating values by comparing OEM parts with salvage parts and arriving at a new estimate via this calculation. The new calculation is then added onto the old one to create a new policy value. And Baker et al. in Abstract disclose the step of triggering or reminding someone to do something. Thus, it would have been within the level of ordinary skill in the art to modify the method of Eder and Luchs et al. by adopting the teachings of Borghesi et al. and Baker et al. The motivation to combine these references is to get the benefit of using alerts to provoke analysts' response and to get the benefit of structuring the asset valuation based on the criteria data.

12. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Debra F. Charles whose telephone number is (703) 305-4718. The examiner can normally be reached on 9-5 Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung Sough can be reached on (703) 308-0505. The fax phone numbers for the organization where this application or proceeding is assigned are (703) 305-7687 for regular communications and (703) 305-7687 for After Final communications.

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Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

Debra F. Charles

Examiner

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dfc

July 13, 2003

HYUNG SOUGH
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